

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION

FILED

AUG 27 2014

U. S. DISTRICT COURT  
EASTERN DISTRICT OF MO  
ST. LOUIS

UNITED STATES OF AMERICA,

Plaintiff,

V.

PATRICIA HAPPE,

Defendant.

No.

**4:14CR264 CDP/SPM**

**INDICTMENT**

**COUNT ONE**

(Bank Fraud)

The Grand Jury charges that:

1. At all times relevant, Patricia Happe (“HAPPE”), the defendant herein, lived and worked in the Eastern District of Missouri.

2. At all times relevant, S.E. owned and operated an accounting business in the Eastern District of Missouri.

3. In or around 2009, S.E. hired HAPPE to work as a receptionist at S.E.'s business. In or around 2012, S.E. promoted HAPPE to the position of office manager. As an office manager, HAPPE's duties included, among other things, accounts payable, bank deposits, reconciling bank statements, and internal accounting.

4. At all times relevant, S.E. used business banking services at Citizen's National Bank of Greater St. Louis (hereinafter "Citizen's National Bank"). At no time was HAPPE an authorized signatory on any of S.E.'s accounts at Citizen's National Bank. S.E. also maintained credit card accounts which S.E. used for business and personal purposes.

5. At all times relevant, HAPPE had a bank account at Academy Bank, NA.

6. At all times relevant, Citizen's National Bank and Academy Bank, NA, were federally insured financial institutions, with offices and facilities in the Eastern District of Missouri, and whose activities were in and affecting interstate commerce.

7. Beginning in or around October 2013, the exact date being unknown, and continuing until on or about March 12, 2014, in the Eastern District of Missouri and elsewhere,

**PATRICIA HAPPE,**

the defendant herein, did knowingly devise and execute a scheme to defraud and to obtain moneys, funds, credits and properties by means of materially false and fraudulent pretenses, representations, and promises.

8. In general, the scheme to defraud involved HAPPE embezzling and taking funds by false and fraudulent means and representations from S.E.'s business.

9. As part of her scheme to defraud, without the knowledge, authority, or permission of S.E., HAPPE created numerous unauthorized checks on S.E.'s business account at Citizen's National Bank and forged S.E.'s signature on those checks. Thereafter, HAPPE typically presented the forged checks for deposit into her personal bank account by electronic deposit, sometimes referred to as "mobile deposit."

10. As part of her scheme to defraud, without the knowledge, authority, or permission of S.E., HAPPE caused funds transfers from S.E.'s business account at Citizen's National Bank to pay charges on HAPPE's personal credit card account.

11. As part of her scheme to defraud, without the knowledge, authority, or permission of S.E., HAPPE paid personal expenses and bills using credit cards belonging to S.E. and S.E.'s business.

12. As part of her scheme to defraud, HAPPE used S.E.'s credit cards to put funds into a prisoner account associated with HAPPE's boyfriend.

13. As part of her scheme to defraud, HAPPE took advantage of times when S.E. was out-of-the-office and unavailable due to attending to medical conditions associated with S.E.'s spouse and child.

14. As part of her scheme to defraud, HAPPE used a variety of means to conceal and attempt to conceal her fraud scheme. For example, HAPPE altered approved transactions and misidentified transactions in bookkeeping records. As another example, HAPPE deposited forged checks electronically and thereafter shredded and destroyed the forged checks.

15. As part of her scheme to defraud, after S.E. initially uncovered that HAPPE had been embezzling from S.E. and S.E.'s business, HAPPE falsely told S.E. that she was being threatened by a drug dealer.

16. On or about February 24, 2014, in the Eastern District of Missouri,

**PATRICIA HAPPE,**

the defendant herein, did knowingly execute and attempt to execute a scheme to defraud Citizen's National Bank, an FDIC insured financial institution, and to obtain and attempt to obtain moneys, funds, credits, and other property under the custody and control of Citizen's National Bank by means of false and fraudulent pretenses, representations, and promises, to wit; HAPPE created a false, fraudulent, and forged check drawn on S.E.'s business account at Citizen's National Bank for approximately \$1000.00 and payable to HAPPE, said check having check number 1914, HAPPE thereafter negotiated and deposited check number 1914 into her personal account at Academy Bank.

In violation of Title 18, United States Code, Sections 1344 and 2.

**COUNT TWO**  
(Bank Fraud)

The Grand Jury further charges that:

1. The allegations contained in paragraphs 1 through 15 of Count One of this Indictment are realleged and incorporated herein by reference as if fully set forth.

2. On or about March 8, 2014, in the Eastern District of Missouri,

**PATRICIA HAPPE,**

the defendant herein, did knowingly execute and attempt to execute a scheme to defraud Citizen's National Bank, an FDIC insured financial institution, and to obtain and attempt to obtain moneys, funds, credits, and other property under the custody and control of Citizen's National Bank by means of false and fraudulent pretenses, representations, and promises, to wit; HAPPE created a false, fraudulent, and forged check drawn on S.E.'s business account at Citizen's National Bank for approximately \$885.00 and payable to HAPPE, said check having check number 1964, HAPPE thereafter negotiated and deposited check number 1964 into her personal account at Academy Bank.

In violation of Title 18, United States Code, Sections 1344 and 2.

A TRUE BILL.

\_\_\_\_\_  
FOREPERSON

RICHARD G. CALLAHAN  
United States Attorney

\_\_\_\_\_  
JOHN M. BODENHAUSEN, #49568MO  
Assistant United States Attorney